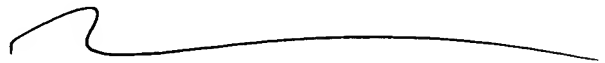


**REMARKS**

Claims 1 - 14 are pending in this application. By this Amendment, the specification and claim 1 are amended to corrected the various informalities, claims 4 - 8 are amended to eliminate multiple dependencies and claims 9-14 are added. A substitute specification provided. Prompt and favorable consideration on the merits is respectfully requested.

Respectfully submitted,



James A. Oliff  
Registration No. 27,075

Eric D. Morehouse  
Registration No. 38,565

JAO:EDM/yxm

Attachment: Marked-up specification  
Substitute specification

Date: October 21, 2005

**OLIFF & BERRIDGE, PLC**  
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<p><b>DEPOSIT ACCOUNT USE AUTHORIZATION</b> Please grant any extension necessary for entry; Charge any fee due to our Deposit Account No. 15-0461</p>
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